

IN RE:

JASON ANDREW PALAT

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-20925

Chapter 13

Document No.: 131

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 18th day of May, 2022, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

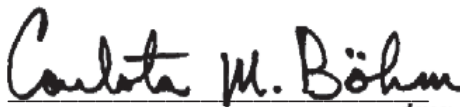
(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED
5/18/22 12:02 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:



Carlota M. Böhm dmr
Chief United States Bankruptcy Court Judge

In re:
Jason Andrew Palat
Debtor

Case No. 17-20925-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 18, 2022

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2022:

Recip ID	Recipient Name and Address
db	+ Jason Andrew Palat, 812 Hackberry Drive, Monroeville, PA 15146-1120
14394924	+ Allegheny Health Network, 320 East North Avenue, Pittsburgh, PA 15212-4756
14394925	+ Allegheny Radiology Associates, 320 East North Street, Pittsburgh, PA 15212-4756
14379231	+ BB&T, Attn: Bankruptcy Department, 6010 Golding Center Drive, Winston Salem, NC 27103-9815
14394926	+ Jeannette EMS Inc, 225 South 6th Street, Jeannette, PA 15644-3432
14379244	+ Kubota Credit Corporation, 1025 Northbrook Parkway, Suwanee, GA 30024-2967
14379245	M&T Credit Services, 1100 Worley Drive, Consumer Asset Management, 2nd Floor, Williamsville, NY 14221
14394927	+ Murrys ville Medic One, 3237 Sardis Road, Murrys ville, PA 15668-1230
14379248	+ PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
14394928	#+ Persoma PC, 2540 Monroeville Boulevard, Monroeville, PA 15146-2329
14662423	UPMC East, PO Box 1123, Minneapolis MN 55440-1123
14394929	+ UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14394930	+ UPMC Physician Services, PO Box 382046, Pittsburgh, PA 15250-0001

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 18 2022 23:33:47	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: ebnpeoples@grblaw.com	May 18 2022 23:36:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: bncmail@w-legal.com	May 18 2022 23:36:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14389184	Email/Text: ally@ebn.phinsolutions.com	May 18 2022 23:35:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14379229	+ Email/Text: ally@ebn.phinsolutions.com	May 18 2022 23:35:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
14379230	+ Email/PDF: bncnotices@becket-lee.com	May 18 2022 23:33:47	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14669915	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 18 2022 23:36:00	COMENITY CAPITAL BANK, C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
14379232	+ Email/Text: cms-bk@cms-collect.com	May 18 2022 23:36:00	Capital Management Services LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
14379233	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 18 2022 23:33:36	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

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14395719	+ Email/Text: enotifications@santanderconsumerusa.com	May 18 2022 23:36:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
14379235	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 18 2022 23:44:15	Citibank / Sears, Citicorp Credit Services, Po Box 790040, Saint Louis, MO 63179-0040
14379236	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 18 2022 23:44:08	Citibank North America, Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
14379237	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 18 2022 23:36:00	Comenity Bank / Gander Mountain, Po Box 182125, Columbus, OH 43218-2125
14667042	Email/Text: bnc-quantum@quantum3group.com	May 18 2022 23:36:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14379238	+ Email/Text: mrdiscen@discover.com	May 18 2022 23:35:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14672101	+ Email/Text: kburkley@bernsteinlaw.com	May 18 2022 23:36:00	Duquesne Light Company, c/o Allison L. Carr., Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower., Pittsburgh, PA 15219-1945
14379240	Email/Text: fnb.bk@fnfg.com	May 18 2022 23:36:00	First Niagara Bank, 6950 South Transit Road, Lockport, NY 14094
14379239	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	May 18 2022 23:36:00	First National Bank Of Pa, 1 Fnb Boulevard, Hermitage, PA 16148-3363
14379241	+ Email/Text: bankruptcy@huntington.com	May 18 2022 23:36:00	Huntington National Bank, Bankruptcy Notifications, Po Box 340996, Columbus, OH 43234-0996
14379242	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	May 18 2022 23:36:00	Hyundai Finance, Attn: Bankruptcy, Po Box 20809, Fountain City, CA 92728-0809
14379234	Email/PDF: ais.chase.ebn@aisinfo.com	May 18 2022 23:33:36	Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850
14379243	+ Email/Text: PBNCNotifications@perituservices.com	May 18 2022 23:35:00	Kohls / Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14412946	+ Email/Text: KubotaBKNotices@nationalbankruptcy.com	May 18 2022 23:36:00	Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14663308	+ Email/Text: bankruptcydpt@mcmcg.com	May 18 2022 23:36:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14379246	Email/Text: Bankruptcy.Notices@pnc.com	May 18 2022 23:36:00	Pnc Bank, Attn: Bankruptcy, 249 5th Avenue, Suite 30, Pittsburgh, PA 15222
14379247	Email/Text: Bankruptcy.Notices@pnc.com	May 18 2022 23:36:00	PNC Bank, Attn: Bankruptcy, 2730 Liberty Avenue, Pittsburgh, PA 15222
14652028	Email/Text: Bankruptcy.Notices@pnc.com	May 18 2022 23:36:00	PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-0570
14928197	Email/Text: Bankruptcy.Notices@pnc.com	May 18 2022 23:36:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
14671926	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 18 2022 23:33:37	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14737668	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 18 2022 23:33:37	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14379595	+ Email/PDF: rmscedi@recoverycorp.com	May 18 2022 23:33:54	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14638809	Email/Text: bnc-quantum@quantum3group.com	May 18 2022 23:36:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14953619	+ Email/Text: bncmail@w-legal.com	May 18 2022 23:36:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA

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			98121-3132
14379249	+ Email/Text: enotifications@santanderconsumerusa.com	May 18 2022 23:36:00	Santander Consumer USA, Po Box 961275, Fort Worth, TX 76161-0275
14671102	+ Email/PDF: gecsedl@recoverycorp.com	May 18 2022 23:33:36	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14379250	+ Email/PDF: gecsedl@recoverycorp.com	May 18 2022 23:33:53	Synchrony Bank / Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14379251	+ Email/PDF: gecsedl@recoverycorp.com	May 18 2022 23:33:37	Synchrony Bank / Guitar Center, Po Box 965064, Orlando, FL 32896-5064
14379252	+ Email/PDF: gecsedl@recoverycorp.com	May 18 2022 23:33:53	Synchrony Bank / JCPenneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14379253	+ Email/PDF: gecsedl@recoverycorp.com	May 18 2022 23:33:42	Synchrony Bank / Lowes, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14632876	+ Email/Text: bncmail@w-legal.com	May 18 2022 23:36:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14379254	+ Email/Text: bncmail@w-legal.com	May 18 2022 23:36:00	Target, C/O Financial & Retail Services, Mailstopn BT, PO Box 9475, Minneapolis, MN 55440-9475
14791379	Email/PDF: bncnotices@becket-lee.com	May 18 2022 23:33:36	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Kubota Credit Corporation
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC BANK, N.A., P.O. Box 94982, Cleveland, OH 44101-4982
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262
14415238	*+	Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14416887	*+	Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 2 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: auto

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Kubota Credit Corporation bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Jason Andrew Palat dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Stephen Russell Franks	on behalf of Creditor PNC BANK N.A. amps@manleydeas.com

TOTAL: 7